

Government of Jammu and Kashmir  
Directorate of Horticulture Jammu  
2505781/2501219 (fax)  
Email: [jammuhorticulture@gmail.com](mailto:jammuhorticulture@gmail.com)

The Secretary to Government  
Horticulture Department  
J&K.

No.Horti/Dev/Tech/2018-19/ 7544-45

Dated 30-11-2018.

**Subject:** Adoption /Implementation of Restructured Weather Based Crop Insurance Scheme (RWBCIS) in respect of Horticultural Crops viz. Apple, Mango and Litchi in J&K.

**Reference:** This office No. Horti/Dev/Tech/2018-19/5808-09, dated; 27-09-2018, Horti/Dev/Tech/2018-19/5961-64, dated; 03-10-2018 Horti/Dev/Tech/2018-19/6953-56, dated; 12-11-2018.

Sir,

In continuation to this office nos. referred above, the proposed Term sheets including triggers in respect of Mango and litchi Crops to be covered under Restructured Weather Based Crop Insurance Scheme (RWBCIS) duly vetted by the Division of Fruit Science and Division of Agro-Meteorology, SKUAST-Jammu are enclosed in Annexure 1 and 2 for your kind perusal please. This is for favour of your kind information and necessary action please.

Encl. 02 leaves.

Yours faithfully,

  
(Anuradha Gupta) KAS  
DIRECTOR  
30/11/18

**Copy to the:**

1. Director Agriculture Kashmir (Nodal Officer PMFVY J&K) for favour of information and necessary action at his end please.

<b>Structured Weather Based Crop Insurance</b> <b>2018-19</b>		Age Group of trees	>5-10	>10-40	>40
		Sum assured per Tree (Rs)	700	1000	900
		Farmer Share in Premium (5% of)	35	50	45

State	J & k		
Division	Jammu		
District			
Crop	Mango		
Unit	Tree		

**Cover 1: Low temperature**

Cover Index: Sum of the deviations in daily minimum temperature below the trigger

From	01 Dec		
To	28 Feb		
Strike (>)	4 °C		
Exit	16 °C		
Age Group	>5-10	>10-40	>40
Rate (Rs)	17.50	25.00	22.50
Max Payout	210	300	270

Trigger: 4 °C

**Cover 2: Temperature Fluctuation**

(Cover Index: Cumulative Deviations of mean temperature more/ less 3 °C +/-SD from the trigger)

From	1 <sup>st</sup> Feb		
To	15 April		
Strike (>)	22 °C		
Exit	85 °C		
Age Group	>5-10	>10-40	>40
Rate	3.33	4.76	4.28
Max Payout	210	300	270

Sub Phase	Start date	End date	Trigger
I	01 Feb	14 Feb	14.0 °C
II	15 Feb	28 Feb	15.0 °C
III	01 March	15 March	17.5 °C
IV	16 March	31 March	20.0 °C
V	01 April	15 April	25.0 °C

**Cover 3: Unseasonal/ Excess rainfall**

Cover Index: No. of rainy days

From	1 Feb		
To	31 March		
Strike (>)	20mm		
Exit (Total Rainfall during the period)	140 mm		
Age Group	>5-10	>10-40	>40
Rate	1.17	1.67	1.50
Max Payout	140	200	180

A day is rainy when rainfall received on that day is greater than 2.5mm.

**Cover 4: High Wind Speed**

Cover Index: Cumulative upward deviation of daily maximum wind speed from the Trigger Point

From	01 May		
To	30 June		
Strike (>)	20 Km/h		
Exit	40 Km/h		
Age Group	>5-10	>10-40	>40
Rate (Rs)	7.00	10.00	9.00
Max Payout	140	200	180

Trigger: 20KMPH

*[Signature]*  
 Dr. Parshant Bakshi  
 Associate Professor  
 Division of Fruit Science  
 SKUAST Jammu

*[Signature]*  
 Dr. V K Wali  
 Prof. & Head  
 Division of Fruit Science  
 SKUAST Jammu

*[Signature]*  
 Dr. Mahender Singh  
 Head  
 Division of Agromet.  
 SKUAST Jammu

*[Signature]*  
 Sandeep Gupta  
 DL SMS Pomology  
 Technical Section  
 Dir. of Horticulture Jammu

*[Signature]*  
 Ashwani Kumar  
 DL SMS Pomology  
 Jammu

*[Signature]*  
 S. Tarvinder Singh  
 Joint Director Horticulture  
 Jammu

*[Handwritten]* Dated: 29-11-2018

Bent/ha = 100

## Proposed Term Sheets for Litchi

## Restructured Weather Based Crop Insurance 2018-19

State	J & k
Division	Jammu
District	
Crop	Litchi
Unit	Tree

Age Group of trees	>5-10	>10-40	>40
Sum assured per Tree (Rs)	800	1500	1400
Farmer Share in Premium (5% of)	40	75	70

## Cover 1: Low temperature

Cover Index: Sum of the deviations in daily minimum temperature below the trigger

From	01 Dec		
To	28 Feb		
Strike (>)	4 °C		
Exit	20 °C		
Age Group	>5-10	>10-40	>40
Rate (Rs)	15.00	28.12	26.25
Max Payout	240	450	420

Trigger: 4 °C

## Cover 2: Temperature Fluctuation

Cover Index: Cumulative Deviations of mean temperature more/ less 3 °C from the trigger.


From	1 <sup>st</sup> Feb		
To	15 April		
Strike (>)	25 °C		
Exit	85 °C		
Age Group	>5-10	>10-40	>40
Rate	5.33	10.00	9.33
Max Payout	320	600	560

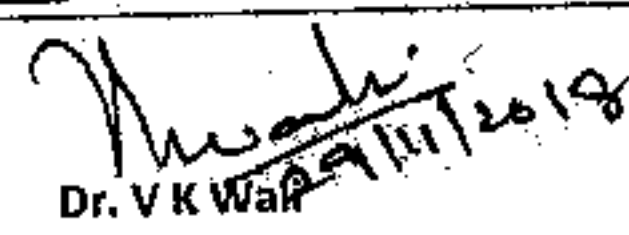
Sub Phase	Start date	End date	Trigger
I	01 Feb	14 Feb	14.0 °C
II	15 Feb	28 Feb	15.0 °C
III	01 March	15 March	17.5 °C
IV	16 March	31 March	20.0 °C
V	01 April	15 April	25.0 °C

## Cover 3: Rainfall Requirement/ Deficit Rainfall

Cover Index: Aggregate Rainfall


From	01 April		
To	30 June		
Strike (>)	300mm		
Exit	100mm		
Age Group	>5-10	>10-40	>40
Rate (Rs)	1.20	2.25	2.10
Max Payout	240	450	420


  
Dr. Parshant Bakshi  
Associate Professor  
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SKUAST Jammu

  
Dr. V K Wani  
Prof. & Head  
Division of Fruit Science  
SKUAST Jammu

  
Dr. Maninder Singh  
Head  
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DL SMS Pomology  
Technical Section  
Dir. of Horticulture Jammu

  
Ashwani Kumar  
DL SMS Pomology  
Jammu

  
S. Tarvinder Singh  
Joint Director Horticulture  
Jammu

Date: 29-11-2018

Rents / Ha = 100



Sher-e-Kashmir  
University of Agricultural Sciences & Technology of Kashmir

www.skuastkashmir.ac.in

Prof. (Dr.) Nazeer Ahmed  
FISVS FHSI FISHRD & FCHA  
Vice-Chancellor

D.O No. SKAUNVC/17  
Dated. Jan 12, 2019

Subject: Implementation of Restructured Weather Based Crop Insurance Scheme  
(RWBCIS) in Jammu & Kashmir-Revised

Dear *Manzoor Sahab,*

Kindly find enclosed herewith applé weather insurance scheme to be implemented in Jammu & Kashmir State. The trigger points of perils viz. temperature and rainfall have been set as per the average data recorded in the Valley from the last thirty years.

This is for favour of your information and further necessary action at your end.

With regards,

Yours sincerely,

*NAZEER AHMED*  
(Nazeer Ahmed)

✓  
Shri Manzoor Ahmad Lone. IAS  
Commissioner/Secretary,  
Agriculture Production Department,  
GoJK, Civil Secretariat, Jammu

*Dr. A. (Shams)*  
*12/1/19.*

## APPLE WEATHER INSURANCE IN JAMMU AND KASHMIR (Revised)

### Cover 1: Temperature Fluctuations

**Cover Objective:** - To cover anticipated yield loss due to temperature fluctuation during initial bloom to post bloom stage and fruit development stage

**Cover Definition:** Upward deviation of periodical maximum temperature or downward deviation of periodical minimum temperature from the trigger temperature given below for the entire cover period

AGE GROUP	5-14 Years				15-50 years				
<b>Cover Period</b>	1 <sup>st</sup> April to 31 <sup>st</sup> May (Initial Bloom to Petal Fall stage)		1 <sup>st</sup> June to 30 <sup>th</sup> September (Fruit Developmental Stage)		1 <sup>st</sup> April to 31 <sup>st</sup> May (Initial Bloom to Petal Fall stage)		1 <sup>st</sup> June to 30 <sup>th</sup> September (Fruit Developmental Stage)		
	3 <sup>0</sup> (Minimum Temp.) 22 <sup>0</sup> (Maximum Temp.)		12 <sup>0</sup> (Minimum Temp.) 27 <sup>0</sup> (Maximum Temp.)		3 <sup>0</sup> (Minimum Temp.) 22 <sup>0</sup> (Maximum Temp.)		12 <sup>0</sup> (Minimum Temp.) 27 <sup>0</sup> (Maximum Temp.)		
<b>Trigger Temperatures (°C)</b> (Either of two trigger temperatures)									
<b>Duration and Payout</b>	Duration (Consecutive days)	Payout	Duration (Consecutive days)	Payout	Duration (Consecutive days)	Payout	Duration (Consecutive days)	Payout	
		2 days		50%		2 days		50%	2 days
	3 days	75%	3 days	75%	3 days	75%	3 days	75%	
	4 days	100%	4 days	100%	4 days	100%	4 days	100%	
	Total Sum Insured		Rs 300/tree		Rs 300/tree		Rs 600/tree		Rs 600/tree

### Cover 2: Rainfall Requirement

**Cover Objective:** To cover anticipated yield loss due to rainfall (mm) fluctuation during initial bloom to post bloom stage and fruit development stage

**Cover Definition:** - Upward deviation from the trigger range given below:

Age Group	5-14 Years				15-50 years			
<b>Cover Period</b>	1 <sup>st</sup> April to 31 <sup>st</sup> May <i>(Initial Bloom to Petal Fall stage)</i>		1 <sup>st</sup> June to 30 <sup>th</sup> September <i>(Fruit Developmental Stage)</i>		1 <sup>st</sup> April to 31 <sup>st</sup> May <i>(Initial Bloom to Petal Fall stage)</i>		1 <sup>st</sup> June to 30 <sup>th</sup> September <i>(Fruit Developmental Stage)</i>	
<b>Rainfall (mm/month)</b>	Trigger 1 Trigger 2	< 50 mm >200 mm	Trigger 1 Trigger 2	< 25mm >200mm	Trigger 1 Trigger 2	< 50mm >200mm	Trigger 1 Trigger 2	< 25mm >200mm
<b>Pay out in Rs per 5 mm deviation from trigger</b>	<b>Rs 3.00/tree</b>							
<b>Maximum Payout</b>	<b>Rs 300/ tree</b>							
<b>Total sum insured</b>	<b>Rs 300/ tree</b>							
	<b>Rs 6.00/tree</b>							
	<b>Rs 600/tree</b>							
	<b>Rs 600/tree</b>							

**Add On**

**Cover 3: Hail Storm**

**Cover Objective:** To cover anticipated yield loss due to hail storm during initial bloom to post bloom stage and fruit development stage

**Cover Definition:** - Sum at the damages/loss occurred quantitatively/qualitatively due to hail storm during the entire cover period

Age Group	5-14 Years				15-50 years			
<b>Cover Period</b>	1 <sup>st</sup> April to 31 <sup>st</sup> May <i>(Initial Bloom to Petal Fall stage)</i>		1 <sup>st</sup> June to 30 <sup>th</sup> September <i>(Fruit Developmental Stage)</i>		1 <sup>st</sup> April to 31 <sup>st</sup> May <i>(Initial Bloom to Petal Fall stage)</i>		1 <sup>st</sup> June to 30 <sup>th</sup> September <i>(Fruit Developmental Stage)</i>	
<b>Hail Storm (% loss)</b>	25-50%	>50%	25-50%	>50%	25-50%	>50%	25-50%	>50%
<b>Pay Out % Sum Insured</b>	50%	80%	50%	80%	50%	80%	50%	80%
<b>Total Sum Insured</b>	Rs 300/tree				Rs. 600/tree			

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**Chilling Requirement :-** In our state Red Delicious is major apple variety. The chill unit requirement for this variety is easily met at our place.

**Rainfall.** The trigger points (1 and 2) have been set after seeing the average maximum and minimum rainfall at valley conditions of last thirty years.

**Temperature:** The temperature set (Maximum and minimum) are as per optimum required for congenial apple growth.